



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [TRUSTMARK CORPORATION](#)

City/State [JACKSON, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [17,190,634](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TRUSTMARK CORPORATION](#)
[248 EAST CAPITOL STREET](#)
[JACKSON, MS 39201](#)

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	17,384,556			16,951,168			17,055,845			15,220,176			13,499,618		
Net income (\$000)	105,950			121,143			147,365			160,025			150,460		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.74	2.79	40	2.59	2.65	41	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56
+ Non-interest income	1.22	0.94	70	1.33	1.09	69	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61
- Overhead expense	2.85	2.18	84	2.89	2.21	85	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75
- Provision for credit losses	0.08	0.10	52	-0.18	-0.12	36	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33
+ Securities gains (losses)	0	0	45	0	0.01	23	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.03	1.46	12	1.20	1.76	11	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32
Net operating income	0.81	1.10	14	0.95	1.34	15	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37
Net income	0.81	1.10	14	0.95	1.34	15	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.13	3.36	29	3	3.12	40	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44
Interest expense	0.14	0.35	16	0.16	0.26	30	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20
Net interest income (tax equivalent)	2.98	3.01	42	2.83	2.85	42	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.01	0.09	10	-0.05	0.12	1	-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30
Earnings coverage of net loan and lease losses (X)	-171.29	36.38	11	-33.92	26.30	12	-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.99	1.17	33	1.02	1.32	24	0.97	1.23	26	1.12	1.58	24	0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	32	0.99	1.30	24	0.94	1.20	28	1.08	1.55	22	0.88	0.81	55
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.60	0.39	78	0.69	0.58	68	0.64	0.49	74	0.69	0.71	53	0.85	0.57	78
30-89 days past due loans and leases / Total loans and leases	0.32	0.33	60	0.20	0.29	42	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39
Liquidity and Funding															
Net noncore funding dependence	4.51	5.89	50	-10.69	-3.31	27	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20
Net short-term noncore funding dependence	4.25	0.87	66	-10.90	-9.17	33	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41
Net loans and leases / Total assets	67.72	63.09	60	60.20	58.81	54	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Capitalization															
Tier 1 leverage ratio	9.01	9.22	45	8.92	9.07	48	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72
Holding company equity capital / Total assets	8.78	9.68	33	10.19	10.79	41	9.90	10.71	38	10.52	11.16	41	12.30	12.43	49
Total equity capital (including minority interest) / Total assets	8.78	9.81	30	10.19	10.91	39	9.90	10.82	36	10.52	11.29	39	12.30	12.57	47
Common equity tier 1 capital / Total risk-weighted assets	10.63	11.79	35	11.68	12.64	36	11.29	12.42	33	11.62	12.38	40	11.93	12.17	50
Net loans and leases / Equity capital (X)	7.71	6.64	70	5.91	5.47	62	6.01	5.53	64	6.18	5.58	63	5.75	5.21	65
Cash dividends / Net income	40.17	31.93	66	36.16	27.22	69	39.42	28.27	71	36.72	42.30	43	39.75	33.12	62
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-1	6.04	26	11.61	9.51	63	6.31	10.50	37	22.63	16.68	69	1.59	9.26	15
Equity capital	-14.70	-3.83	25	3.44	7.52	30	0.01	7.46	16	4.84	6.99	44	4.35	10.49	32
Net loans and leases	11.37	14.48	47	-6.30	-0.66	24	-2.85	3.36	28	12.72	9.07	72	5.92	9.10	52
Noncore funding	109.88	36.20	85	-27.90	-21.64	43	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	8.17	11.91	50	6.95	10.65	47	7.07	10.95	48	7.06	13.56	44	0	13.04	13
Equity investment in subsidiaries / Equity capital	107.20	104.01	69	104.64	103.15	63	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53
Cash from ops + noncash items + op expense / Op expense + dividends	155.57	118.32	67	61.74	155.61	15	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	317,393	308,844	400,498	417,446	448,529	2.77	16.87
Income from lease financing receivables.....	0	0	0	0	0		-100.00
Fully taxable income on loans and leases.....	298,668	290,787	376,446	393,127	422,289	2.71	17.49
Tax-exempt income on loans and leases.....	18,725	18,057	24,052	24,319	26,240	3.70	7.77
Estimated tax benefit on income on loans and leases.....	8,772	8,584	11,443	11,512	12,089	2.20	-28.14
Income on loans and leases (tax equivalent).....	326,165	317,428	411,941	428,958	460,618	2.75	14.93
Investment interest income (tax equivalent).....	43,522	28,567	39,507	49,840	57,148	52.35	-29.61
Interest on balances due from depository institutions.....	3,940	1,601	2,335	1,181	4,513	146.10	345.70
Interest income on other earning assets.....	587	340	432	379	1,090	72.65	-42.39
Total interest income (tax equivalent).....	374,214	347,936	454,215	480,358	523,369	7.55	7.68
Interest on time deposits of \$250K or more	355	626	764	3,181	6,888	-43.29	-93.28
Interest on time deposits < \$250K.....	1,161	2,764	3,363	10,840	17,393	-58.00	-27.71
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	9,115	10,154	12,818	23,466	54,890	-10.23	6.72
Interest on other borrowings and trading liabilities.....	3,000	2,005	2,463	3,837	4,732	49.63	-78.35
Interest on subordinated debt and mandatory convertible securities	3,564	3,564	4,752	474	0	0.00	
Total interest expense.....	17,195	19,113	24,160	41,798	83,903	-10.04	-41.29
Net interest income (tax equivalent).....	357,019	328,823	430,055	438,560	439,466	8.57	12.19
Non-interest income.....	158,995	168,545	219,109	273,704	184,210	-5.67	13.93
Adjusted operating income (tax equivalent)	516,014	497,368	649,164	712,264	623,676	3.75	12.72
Overhead expense.....	371,005	367,229	486,495	474,346	426,167	1.03	13.47
Provision for credit losses.....	10,775	-22,872	-24,448	36,113	10,839		204.98
Securities gains (losses)	0	0	0	0	0		-100.00
Other tax equivalent adjustments	0	0	0	0	0		-100.00
Pretax net operating income (tax equivalent).....	134,234	153,011	187,117	201,805	186,670	-12.27	4.72
Applicable income taxes	19,390	23,070	28,048	29,757	23,333	-15.95	-17.83
Tax equivalent adjustments	8,894	8,798	11,704	12,023	12,877	1.09	-39.60
Applicable income taxes (tax equivalent).....	28,284	31,868	39,752	41,780	36,210	-11.25	-26.19
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	105,950	121,143	147,365	160,025	150,460	-12.54	17.90
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	105,950	121,143	147,365	160,025	150,460	-12.54	17.90
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	105,950	121,143	147,365	160,025	150,460	-12.54	17.90
Investment securities income (tax equivalent).....	43,522	28,567	39,507	49,840	57,148	52.35	-29.61
US Treasury and agency securities (excluding mortgage-backed securities)	3,508	514	1,194	395	669	582.49	286.34
Mortgage-backed securities	39,632	27,328	37,443	47,562	53,441	45.02	-29.17
All other securities	382	725	870	1,883	3,038	-47.37	-92.31
Cash dividends declared.....	42,556	43,800	58,085	58,769	59,804	-2.84	-9.65
Common	42,556	43,800	58,085	58,769	59,804	-2.84	-9.65
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.87	3.12	30	2.74	2.90	35	2.66	2.85	34	3.16	3.27	40	3.88	4	39
Less: Interest expense	0.13	0.33	16	0.15	0.24	28	0.14	0.23	29	0.27	0.48	20	0.62	0.98	21
Equals: Net interest income (tax equivalent)	2.74	2.79	40	2.59	2.65	41	2.52	2.60	39	2.88	2.77	54	3.26	3.01	56
Plus: Non-interest income	1.22	0.94	70	1.33	1.09	69	1.28	1.04	69	1.80	1.21	82	1.36	1.32	61
Equals: adjusted operating income (tax equivalent)	3.96	3.77	70	3.91	3.80	65	3.81	3.70	65	4.68	4.04	81	4.62	4.41	64
Less: Overhead expense	2.85	2.18	84	2.89	2.21	85	2.85	2.17	85	3.12	2.57	77	3.16	2.69	75
Less: Provision for credit losses	0.08	0.10	52	-0.18	-0.12	36	-0.14	-0.09	35	0.24	0.51	17	0.08	0.15	33
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	45	0	0.01	24	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.03	1.46	12	1.20	1.76	11	1.10	1.66	10	1.33	1.04	71	1.38	1.56	32
Less: Applicable income taxes (tax equivalent)	0.22	0.34	15	0.25	0.41	11	0.23	0.38	13	0.27	0.23	62	0.27	0.36	24
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.81	1.10	14	0.95	1.34	15	0.86	1.26	12	1.05	0.81	72	1.11	1.19	37
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.81	1.10	14	0.95	1.34	15	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Memo: Net income (last four quarters)	0.76	1.10	12	1.03	1.30	23	0.86	1.26	12	1.05	0.82	71	1.11	1.19	37
Net income-BHC and noncontrolling (minority) interest	0.81	1.11	12	0.95	1.35	13	0.86	1.27	10	1.05	0.83	71	1.11	1.20	37
Margin Analysis															
Average earning assets / Average assets	91.73	92.93	30	91.34	93.09	26	91.43	93.08	28	90.54	92.32	27	89.99	91.05	36
Average interest-bearing funds / Average assets	62.20	60.58	64	61.05	61.98	53	61.24	61.99	54	62.69	64.06	45	64.88	65.57	46
Interest income (tax equivalent) / Average earning assets	3.13	3.36	29	3	3.12	40	2.91	3.06	37	3.49	3.55	41	4.31	4.41	44
Interest expense / Average earning assets	0.14	0.35	16	0.16	0.26	30	0.15	0.25	30	0.30	0.52	20	0.69	1.08	20
Net interest income (tax equivalent) / Average earning assets	2.98	3.01	42	2.83	2.85	42	2.76	2.80	42	3.18	3.01	53	3.62	3.33	61
Yield or Cost															
Total loans and leases (tax equivalent)	3.96	4.24	29	3.92	4.07	42	3.84	4.01	41	4.03	4.27	38	4.91	5.09	44
Interest-bearing bank balances	0.48	0.79	13	0.12	0.13	30	0.13	0.14	25	0.19	0.27	29	2.47	2.04	75
Federal funds sold and reverse repos	3.06	1.05	92	0	0.25	21	0	0.25	19	0.45	0.68	46	2.51	2.44	65
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.05	3.33	28	2.92	3.09	36	2.84	3.04	33	3.40	3.51	37	4.20	4.36	38
Investment securities (tax equivalent)	1.51	1.96	11	1.34	1.77	20	1.31	1.77	14	2.04	2.25	30	2.29	2.76	12
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.38	26	0.57	1.23	15	0.66	1.14	20	1.98	1.75	64	2.24	2.32	51
Mortgage-backed securities	1.53	1.87	16	1.24	1.55	24	1.24	1.57	21	1.95	2.05	35	2.28	2.61	13
All other securities	4.74	2.89	91	4.41	2.85	85	4.45	2.81	86	4.48	3.24	85	4.34	4.06	74
Interest-bearing deposits	0.14	0.35	19	0.18	0.22	47	0.17	0.21	45	0.40	0.53	40	0.93	1.10	39
Time deposits of \$250K or more	0.29	0.61	14	0.43	0.70	20	0.40	0.66	22	1.21	1.42	27	1.94	1.96	44
Time deposits < \$250K	0.16	0.58	9	0.33	0.67	13	0.31	0.62	14	0.86	1.36	11	1.22	1.82	15
Other domestic deposits	0.13	0.31	21	0.16	0.16	62	0.15	0.15	61	0.31	0.36	46	0.82	0.93	43
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.94	0.88	61	0.14	0.18	59	0.13	0.17	60	0.50	0.62	55	1.28	1.86	33
Other borrowed funds and trading liabilities	0.29	1.55	6	0.87	1.29	35	0.78	1.27	33	1.02	1.50	30	1.37	2.38	7
All interest-bearing funds	0.21	0.54	12	0.25	0.38	27	0.23	0.37	28	0.44	0.74	18	0.96	1.49	22

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
Non-interest Income and Expenses										
Total non-interest income		158,995		168,545		219,109		273,704		184,210
Fiduciary activities income		15,943		15,866		20,899		19,672		19,811
Service charges on deposit accounts - domestic		32,326		25,715		35,585		34,426		45,143
Trading revenue.....		-37,995		-6,356		-7,107		37,513		13,190
Investment banking fees and commissions.....		10,991		10,567		14,290		11,954		10,868
Insurance activities revenue.....		41,702		36,795		48,511		45,176		42,396
Venture capital revenue.....		0		0		0		0		0
Net servicing fees		49,898		14,206		18,200		-19,451		-10,345
Net securitization income		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		20,664		56,565		68,466		94,818		25,709
Other non-interest income.....		25,466		15,187		20,265		49,596		37,438
Total overhead expenses		371,005		367,229		486,495		474,346		426,167
Personnel expense.....		213,971		215,900		284,158		272,257		247,717
Net occupancy expense.....		39,546		37,979		51,380		49,766		49,882
Goodwill impairment losses		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		1,122		1,769		2,317		3,053		4,116
Other operating expenses.....		116,366		111,581		148,640		149,270		124,452
Fee income on mutual funds and annuities.....		4,143		3,876		5,116		4,666		4,665
Memoranda										
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0
Number of equivalent employees		2,717		2,680		2,692		2,797		2,844
Average personnel expense per employee.....		78.75		80.56		105.56		97.34		87.10
Average assets per employee.....		6,398.44		6,325.06		6,335.75		5,441.61		4,746.70
BHC Peer # 1 Pct										
Analysis Ratios										
Mutual fund fee income / Non-interest income	2.61	2.43	59	2.30	2.14	55	2.33	2.17	54	1.70
Overhead expenses / Net Interest Income + non-interest income	73.16	58.02	93	75.16	58.85	96	76.32	59.28	95	67.74
Percent of Average Assets										
Total overhead expense	2.85	2.18	84	2.89	2.21	85	2.85	2.17	85	3.12
Personnel expense.....	1.64	1.20	89	1.70	1.23	89	1.67	1.21	90	1.79
Net occupancy expense.....	0.30	0.22	84	0.30	0.24	75	0.30	0.23	79	0.33
Other operating expenses.....	0.90	0.73	81	0.89	0.72	80	0.89	0.72	80	1
Overhead less non-interest income	1.63	1.22	85	1.56	1.08	87	1.57	1.10	88	1.32
Percent of Adjusted Operating Income (Tax Equivalent)										
Total overhead expense	71.90	57.55	90	73.83	58.34	96	74.94	58.83	94	66.60
Personnel expense.....	41.47	31.86	93	43.41	32.89	94	43.77	32.93	94	38.22
Net occupancy expense.....	7.66	5.98	79	7.64	6.26	73	7.91	6.23	76	6.99
Other operating expenses.....	22.77	19.14	81	22.79	18.68	81	23.25	19.18	78	21.39
Total non-interest income	30.81	24.10	72	33.89	28.20	65	33.75	27.67	67	38.43
Fiduciary activities income	3.09	2.13	69	3.19	2.27	68	3.22	2.20	68	2.76
Service charges on domestic deposit accounts	6.26	3.30	90	5.17	3.25	81	5.48	3.27	84	4.83
Trading revenue.....	-7.36	0.57	0	-1.28	0.68	2	-1.09	0.62	2	5.27
Investment banking fees and commissions.....	2.13	2.15	65	2.12	2.46	61	2.20	2.58	63	1.68
Insurance activities revenue.....	8.08	0.36	97	7.40	0.38	97	7.47	0.36	97	6.34
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0
Net servicing fees	9.67	1.23	94	2.86	0.56	92	2.80	0.60	91	-2.73
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0
Net gain (loss) - sales of loans, OREO, and other assets	4	1.19	90	11.37	3.64	90	10.55	3.30	90	13.31
Other non-interest income.....	4.94	8.80	27	3.05	9.39	8	3.12	9.27	8	6.96
Overhead less non-interest income	41.09	32.79	77	39.95	29.67	79	41.19	30.52	81	28.17
Applicable income taxes / Pretax net operating income (tax equivalent).....	14.44	21.50	6	15.08	21.49	6	14.99	21.18	7	14.75
Applicable income tax + TE / Pretax net operating income + TE	21.07	23.57	17	20.83	23.11	15	21.24	22.67	23	20.70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	8,209,785	7,424,359	7,265,608	7,272,112	6,509,223	10.58	44.19	
Commercial and industrial loans	1,694,330	1,371,713	1,446,692	1,881,170	1,482,931	23.52	5.72	
Loans to individuals	163,412	157,963	159,472	161,174	176,258	3.45	-7.05	
Loans to depository institutions and acceptances of other banks	0	140	0	0	0	-100.00		
Agricultural loans	37,354	30,429	31,684	28,717	35,382	22.76	1.45	
Other loans and leases	1,651,194	1,572,120	1,653,415	1,538,436	1,430,782	5.03	19.13	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	11,756,075	10,556,724	10,556,871	10,881,609	9,634,576	11.36	32.16	
Less: Allowance for loan and lease losses	115,050	104,073	99,457	117,306	85,092	10.55	33.62	
Net loans and leases	11,641,025	10,452,651	10,457,414	10,764,303	9,549,484	11.37	32.15	
Debt securities that reprice or mature in over 1 year	3,567,137	3,444,620	3,577,071	2,509,046	2,312,808	3.56	3.67	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	15,208,162	13,897,271	14,034,485	13,273,349	11,862,292	9.43	24.15	
Interest-bearing bank balances	203,829	1,923,506	2,069,043	1,722,623	135,348	-89.40	48.69	
Federal funds sold and reverse repos	10,098	0	0	50	0		214.09	
Debt securities that reprice or mature within 1 year	34,334	7,890	4,343	20,841	27,695	335.16	12.76	
Trading assets	9,886	23,713	22,908	38,119	16,453	-58.31		
Total earning assets	15,466,309	15,852,380	16,130,779	15,054,982	12,041,788	-2.44	24.52	
Non-interest-bearing cash and due from depository institutions	275,808	251,552	197,786	229,881	223,568	9.64	29.46	
Premises, fixed assets, and leases	210,761	201,937	205,644	194,278	189,791	4.37	16.24	
Other real estate owned	2,971	6,213	4,557	11,651	29,248	-52.18	-93.86	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	1,232,929	1,050,706	1,055,014	1,059,192	1,011,626	17.34	20.96	
Total assets	17,190,634	17,364,644	17,595,636	16,551,840	13,497,877	-1.00	23.81	
Quarterly average assets	17,243,844	17,150,590	17,369,876	15,946,901	13,466,233	0.54	24.17	
Average loans and leases (YTD)	10,992,339	10,796,870	10,730,259	10,640,332	9,389,482	1.81	27.71	
Memoranda								
Loans held-for-sale	165,213	335,339	275,706	446,951	226,347	-50.73	-19.08	
Loans not held-for-sale	11,590,862	10,221,385	10,281,165	10,434,658	9,408,229	13.40	33.36	
Real estate loans secured by 1–4 family	2,762,325	2,226,630	2,253,699	2,188,084	2,099,785	24.06	43.97	
Commercial real estate loans	5,372,175	5,122,797	4,935,021	5,002,036	4,328,893	4.87	45.49	
Construction and land development	1,647,396	1,286,613	1,308,781	1,309,039	1,167,561	28.04	68.18	
Multifamily	517,833	911,231	649,155	983,972	647,881	-43.17	23.94	
Nonfarm nonresidential	3,206,946	2,924,953	2,977,085	2,709,025	2,513,451	9.64	39.73	
Real estate loans secured by farmland	75,285	74,932	76,888	81,992	80,545	0.47	-9.05	
Total investment securities	3,601,471	3,452,510	3,581,414	2,529,887	2,340,503	4.31	3.75	
U.S. Treasury securities	416,278	278,615	344,640	0	0	49.41		
US agency securities (excluding mortgage-backed securities)	9,116	14,979	13,727	18,041	26,109	-39.14	-83.02	
Municipal securities	9,275	16,417	13,041	32,419	57,246	-43.50	-93.14	
Mortgage-backed securities	3,166,802	3,142,499	3,210,006	2,479,427	2,257,148	0.77	-3.52	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,444,486	3,057,605	3,238,877	1,991,815	1,602,404	-20.05	3.18	
U.S. Treasury securities	416,278	278,615	344,640	0	0	49.41		
US agency securities (excluding mortgage-backed securities)	9,116	14,979	13,727	18,041	22,328	-39.14	-81.77	
Municipal securities	4,763	5,734	5,713	5,835	25,465	-16.93	-94.66	
Mortgage-backed securities	2,014,329	2,758,277	2,874,797	1,967,939	1,554,611	-26.97	-9.67	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-91,157	16,227	10,974	25,043	8,103			
Available-for-sale securities appreciation (depreciation)	-331,929	4,310	-17,413	32,042	1,420			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,375,919	2,299,884	2,830,567	1,964,244	1,769,994	3.31	33.35	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	4,358,805	4,987,885	4,771,065	4,349,010	2,891,215	-12.61	45.39
NOW, ATS and transaction accounts	1,618,262	1,275,991	1,493,193	969,779	809,252	26.82	199.65
Time deposits less brokered deposits < \$250K	924,983	1,034,784	1,004,928	1,149,712	1,325,998	-10.61	-33.95
MMDA and other savings accounts	7,356,377	7,420,465	7,624,445	7,324,078	5,907,171	-0.86	48.98
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,258,427	14,719,125	14,893,631	13,792,579	10,933,636	-3.13	44.37
Time deposits of \$250K or more	144,768	174,724	163,966	228,090	285,704	-17.14	-50.38
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	544,068	146,417	238,577	164,519	256,020	271.59	-0.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	218,295	88,056	84,527	141,785	57,416	147.90	-83.18
Other borrowings w/remaining maturity over 1 year	4,877	6,833	6,498	26,467	27,980	-28.63	-80.54
Brokered deposits < \$250K	21,985	28,990	29,563	28,095	26,217	-24.16	-65.51
Noncore funding	933,993	445,020	523,131	588,956	653,337	109.88	-58.01
Trading liabilities	57,259	8,164	4,558	1,979	5,537	601.36	2023.85
Subordinated notes and debentures + trust preferred securities	185,063	184,843	184,898	184,777	61,856	0.12	199.18
Other liabilities	246,947	238,545	248,107	242,432	182,809	3.52	80.12
Total liabilities	15,681,689	15,595,697	15,854,325	14,810,723	11,837,175	0.55	27.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	12,700	13,014	12,845	13,215	13,376	-2.41	-10.02
Common surplus	154,150	201,837	175,913	233,120	256,400	-23.63	-58.13
Retained earnings	1,648,507	1,573,176	1,585,113	1,495,833	1,414,526	4.79	34.23
Accumulated other comprehensive income	-306,412	-19,080	-32,560	-1,051	-23,600		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,508,945	1,768,947	1,741,311	1,741,117	1,660,702	-14.70	-4.65
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,508,945	1,768,947	1,741,311	1,741,117	1,660,702	-14.70	-4.65
Total liabilities and capital	17,190,634	17,364,644	17,595,636	16,551,840	13,497,877	-1.00	23.81
Memoranda							
Non-interest-bearing deposits	4,358,805	4,987,885	4,771,065	4,349,010	2,891,215	-12.61	45.39
Interest-bearing deposits	10,066,375	9,934,954	10,316,095	9,699,754	8,354,342	1.32	39.16
Total deposits	14,425,180	14,922,839	15,087,160	14,048,764	11,245,557	-3.33	40.98
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,741,311	1,741,117	1,741,117	1,660,702	1,591,453		
Accounting restatements	0	0	0	-19,949	0		
Net income	105,950	121,143	147,365	160,025	150,460		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-21,908	-31,484	-57,577	-23,441	-53,486		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	42,556	43,800	58,085	58,769	59,804		
Change in other comprehensive income	-273,852	-18,029	-31,509	22,549	32,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,508,945	1,768,947	1,741,311	1,741,117	1,660,702		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	47.76	39.88	66	42.76	36.06	67	41.29	36.25	58	43.94	36.22	64	48.22	37.78	66
Commercial and industrial loans	9.86	11.23	47	7.90	11.11	33	8.22	10.76	41	11.37	13.52	38	10.99	12.02	49
Loans to individuals	0.95	3.58	42	0.91	3.60	39	0.91	3.36	43	0.97	3.40	42	1.31	4.20	42
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	69	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.22	0.19	72	0.18	0.21	67	0.18	0.18	69	0.17	0.19	69	0.26	0.24	74
Other loans and leases.....	9.61	4.52	84	9.05	4.26	84	9.40	4.47	84	9.29	4.63	80	10.60	5.01	88
Net loans and leases.....	67.72	63.09	60	60.20	58.81	54	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Debt securities over 1 year.....	20.75	18.76	58	19.84	18.32	59	20.33	19.46	55	15.16	15.55	51	17.13	14.60	63
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	88.47	83.05	72	80.03	78.17	49	79.76	79.22	41	80.19	78.16	47	87.88	79.65	79
Interest-bearing bank balances	1.19	3.61	25	11.08	9.37	67	11.76	8.50	72	10.41	7.51	72	1	3.06	26
Federal funds sold and reverse repos	0.06	0.52	70	0	0.53	27	0	0.54	28	0	0.82	55	0	1.57	25
Debt securities 1 year or less	0.20	1.71	14	0.05	1.51	6	0.02	1.56	2	0.13	1.68	11	0.21	1.91	16
Trading assets	0.06	0.59	53	0.14	0.58	51	0.13	0.49	54	0.23	1.01	44	0.12	1.19	42
Total earning assets.....	89.97	90.76	41	91.29	91.57	48	91.67	91.77	48	90.96	91.05	47	89.21	89.53	45
Non-interest cash and due from depository institutions.....	1.60	0.98	88	1.45	0.99	87	1.12	0.82	77	1.39	1.07	78	1.66	1.14	84
Other real estate owned.....	0.02	0.01	75	0.04	0.01	82	0.03	0.01	84	0.07	0.02	88	0.22	0.03	96
All other assets.....	8.43	8.19	50	7.26	7.39	51	7.20	7.35	49	7.65	7.82	46	9.13	9.27	50
Memoranda															
Short-term investments	1.44	6.75	12	11.12	12.31	54	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11
U.S. Treasury securities.....	2.42	1.98	72	1.60	1.18	72	1.96	1.47	71	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.05	0.81	33	0.09	0.75	36	0.08	0.82	35	0.11	0.63	38	0.19	0.54	47
Municipal securities	0.05	1.69	24	0.09	1.70	28	0.07	1.73	24	0.20	1.69	27	0.42	1.34	37
Mortgage-backed securities	18.42	12.93	75	18.10	13.46	72	18.24	14.14	70	14.98	11.75	68	16.72	11.44	79
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.51	8	0	0.51	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.96	0.30	87	1.93	0.50	88	1.57	0.55	85	2.70	0.52	93	1.68	0.39	90
Loans held for investment	67.43	63.03	59	58.86	58.34	48	58.43	58.06	50	63.04	61.72	44	69.70	63.50	57
Real estate loans secured by 1–4 family	16.07	12.79	69	12.82	11.57	60	12.81	11.46	60	13.22	11.91	56	15.56	13.29	60
Revolving	2.31	1.52	71	1.98	1.44	65	2	1.42	64	2.13	1.66	62	2.88	2.07	66
Closed-end, secured by first liens	13.66	10.86	70	10.76	9.73	62	10.74	9.67	64	10.99	9.81	58	12.53	10.69	61
Closed-end, secured by junior liens	0.09	0.19	45	0.08	0.19	37	0.08	0.17	40	0.10	0.22	40	0.15	0.28	43
Commercial real estate loans	31.25	24.89	63	29.50	22.35	67	28.05	22.69	64	30.22	22.22	66	32.07	22.23	70
Construction and land development	9.58	3.92	90	7.41	3.40	88	7.44	3.34	88	7.91	3.40	89	8.65	3.44	91
Multifamily.....	3.01	3.87	51	5.25	3.32	80	3.69	3.57	61	5.94	3.12	85	4.80	3.01	77
Nonfarm nonresidential	18.66	15.73	60	16.84	14.65	59	16.92	14.57	61	16.37	14.72	53	18.62	14.69	61
Real estate loans secured by farmland.....	0.44	0.34	70	0.43	0.35	70	0.44	0.30	70	0.50	0.33	72	0.60	0.36	76

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	69.83	62.29	55	70.33	60.51	61	68.82	61.05	56	66.83	57.15	64	67.56	57.46	58
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	23.50	20.65	61	21.09	20	51	21.35	19.86	53	20.11	19.43	50	21.79	20.75	54
Real estate loans secured by 1–4 family.....	3.38	2.39	66	3.26	2.47	63	3.33	2.43	64	3.24	2.64	59	4.03	3.15	62
Revolving	20.12	18.01	63	17.83	17.35	54	18.02	17.24	57	16.87	16.59	51	17.76	17.39	54
Closed-end.....	45.70	38.12	57	48.53	37.13	66	46.75	37.86	60	45.97	34.63	67	44.93	33.52	66
Construction and land development.....	14.01	6.10	88	12.19	5.69	87	12.40	5.65	87	12.03	5.26	90	12.12	5.09	91
1–4 family.....	3.21	1.40	83	2.67	1.19	83	2.77	1.18	83	2.26	0.93	80	2.62	0.94	85
Other.....	10.81	4.62	93	9.52	4.46	90	9.62	4.40	92	9.77	4.19	93	9.50	4.02	92
Multifamily.....	4.40	5.86	48	8.63	5.41	81	6.15	5.78	63	9.04	4.96	85	6.72	4.69	75
Nonfarm nonresidential	27.28	24.30	56	27.71	24.45	56	28.20	24.56	57	24.90	22.93	51	26.09	22.15	56
Owner-occupied.....	10.73	8.11	65	11.71	8.31	69	11.42	8.29	69	10.91	7.68	70	11.14	7.72	74
Other.....	16.55	15.95	51	16	15.83	51	16.78	15.94	54	13.98	14.95	45	14.95	14.34	52
Real estate loans secured by farmland.....	0.64	0.55	69	0.71	0.61	69	0.73	0.54	68	0.75	0.54	72	0.84	0.55	75
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	33	0	0.03	69	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	14.41	18.37	41	12.99	19.45	26	13.70	18.86	35	17.29	22.17	34	15.39	19.53	40
Loans to individuals	1.39	6.24	40	1.50	6.58	39	1.51	6.24	41	1.48	6.13	40	1.83	7.13	39
Credit card loans	0.27	0.53	66	0.28	0.51	70	0.30	0.53	70	0.29	0.65	68	0.38	0.81	65
Agricultural loans.....	0.32	0.31	70	0.29	0.38	66	0.30	0.34	68	0.26	0.32	70	0.37	0.37	73
Other loans and leases.....	14.05	8.16	76	14.89	8.42	76	15.66	8.75	77	14.14	9.09	72	14.85	9.85	73
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	507.82	411.16	68	470.78	383.43	69	466.14	391.81	64	471.62	381.27	67	446.52	391.26	52
Real estate loans secured by 1–4 family.....	170.86	133.66	72	141.19	124.74	61	144.59	126.06	64	141.90	125.03	58	144.04	138.18	54
Revolving	24.58	15.46	71	21.84	15.53	66	22.53	15.44	66	22.85	17.42	64	26.63	21.26	62
Closed-end.....	146.28	116.59	72	119.35	107.54	62	122.06	108.85	63	119.06	106.14	57	117.41	115.20	52
Commercial real estate loans	332.30	254.65	68	324.84	238.58	75	316.61	245.88	66	324.40	234.65	71	296.96	229.44	58
Construction and land development.....	101.90	39.81	93	81.59	36.07	90	83.97	35.95	90	84.89	35.62	89	80.09	34.95	88
1–4 family.....	23.33	9.02	84	17.85	7.44	83	18.79	7.42	85	15.93	6.34	81	17.29	6.61	84
Other.....	78.57	30.27	94	63.73	28.34	91	65.18	28.11	93	68.97	28.16	93	62.80	27.32	88
Multifamily.....	32.03	40.47	50	57.78	35.29	81	41.65	38.66	67	63.81	32.74	87	44.44	31.04	78
Nonfarm nonresidential	198.37	161.09	63	185.47	156.30	60	191	158.05	62	175.69	155.06	55	172.42	152.10	56
Owner-occupied.....	78.03	53.43	71	78.38	52.63	74	77.33	52.99	73	77.02	52.37	73	73.62	53.07	69
Other.....	120.33	105.96	59	107.09	100.99	55	113.67	102.54	56	98.67	100.54	48	98.80	97.41	51
Real estate loans secured by farmland.....	4.66	3.36	72	4.75	3.67	68	4.93	3.22	70	5.32	3.44	72	5.53	3.60	73
Real estate loans to depository institutions and acceptances of other banks.....	0	0.26	33	0.01	0.20	68	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	104.80	115.08	51	86.98	116.17	39	92.81	114.45	44	122	139.91	42	101.73	122.02	44
Loans to individuals	10.11	35.47	42	10.02	36.56	42	10.23	34.55	45	10.45	37.47	42	12.09	43.51	38
Credit card loans	1.99	2.79	70	1.90	2.58	71	2.03	2.77	71	2.07	3.30	69	2.51	4.34	67
Agricultural loans.....	2.31	1.73	72	1.93	2.03	68	2.03	1.86	70	1.86	1.88	71	2.43	2.18	73
Other loans and leases.....	102.13	50.11	83	99.69	47.63	82	106.08	51.06	82	99.77	49.54	81	98.15	52.44	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	34.98	30.74	57	36.87	29.25	66	35.38	30.07	59	35.21	27.32	68	34.24	26.45	64
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.35	205.31	65	246.82	187.63	71	239.62	195.33	64	248.49	183.76	69	226.32	178.57	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	332.39	262.15	66	325.20	244.92	73	316.95	252.85	66	325.51	240.85	71	299.94	236.10	58

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	1.44	6.75	12	11.12	12.31	54	11.78	11.47	58	10.53	11.17	54	1.21	7.63	11
Percent of Total Assets															
Short-term investments	23.80	23.63	57	32.45	29.12	57	33.29	29.03	62	27.12	26.22	58	19.70	22.44	52
Liquid assets	20.95	20.98	53	19.88	20.37	54	20.35	21.63	48	15.28	17.85	40	17.34	16.99	54
Investment securities	67.72	63.09	60	60.20	58.81	54	59.43	58.67	53	65.03	61.58	54	70.75	63.77	63
Net loans and leases	68.55	63.92	62	60.94	59.61	55	61.08	59.49	54	65.72	62.48	55	71.53	64.84	62
Net loans, leases and standby letters of credit	82.94	74.28	80	84.76	75.52	93	84.64	75.71	90	83.33	70.67	95	81	63.09	95
Core deposits	5.43	12.30	28	2.56	10.15	10	2.97	10.30	16	3.56	14.13	10	4.84	19.36	9
Noncore funding	0.84	1.67	27	1.01	1.67	35	0.93	1.58	32	1.38	2.11	37	2.12	2.94	42
Time deposits of \$250K or more	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Foreign deposits	3.16	1.24	84	0.84	1.19	56	1.36	1.23	68	0.99	1.47	51	1.90	1.94	65
Federal funds purchased and repos	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Secured federal funds purchased	3.11	0.58	90	0.84	0.54	67	1.36	0.54	77	0.99	0.54	63	1.90	0.48	80
Net federal funds purchased (sold)	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Commercial paper	1.27	2.18	44	0.51	0.88	57	0.48	1	51	0.86	1.24	53	0.43	3.01	22
Other borrowings w/remaining maturity of 1 year or less	37.03	35.71	51	38.77	38.80	48	36.90	37.37	50	38.79	39.38	46	35.21	39.29	34
Earning assets that reprice within 1 year	5.05	6.79	48	5.81	6.64	60	5.59	6.39	60	6.96	8.20	55	10.07	10.19	64
Interest-bearing liabilities that reprice within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Long-term debt that reprices within 1 year	31.98	27.35	57	32.96	30.83	52	31.31	29.65	55	31.82	29.11	53	25.14	26.63	41
Other Liquidity and Funding Ratios															
Net noncore funding dependence	4.51	5.89	50	-10.69	-3.31	27	-11.04	-2.33	21	-8.69	3.20	14	4.12	14.45	20
Net short-term noncore funding dependence	4.25	0.87	66	-10.90	-9.17	33	-11.29	-7.71	32	-9.14	-4.76	28	3.58	3.38	41
Short-term investment / Short-term noncore funding	27.76	112.63	22	464.45	304.29	75	424.77	273.46	76	329.58	184.19	81	27.72	77.77	37
Liquid assets - short-term noncore funding / Nonliquid assets	24.41	24.05	57	44.49	36.72	63	45.75	36.68	67	32.82	28.18	62	19.10	16.97	61
Net loans and leases / Total deposits	80.70	79.04	53	70.04	73.05	42	69.31	72.79	43	76.62	79.43	40	84.92	90.31	33
Net loans and leases / Core deposits	81.64	86.19	42	71.01	78.83	37	70.21	78.25	38	78.04	88.34	31	87.34	103.93	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-5.99	-10.05	59	1.08	0.50	72	0.74	0.12	76	1.72	1.57	61	0.59	0.72	53
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-21.82	-19.27	37	0.29	1.06	37	-1.17	-0.25	22	2.20	4.31	22	0.10	1.36	18
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	32.13	26.09	55	11.44	13.65	54	9.56	14.28	49	21.27	11.38	71	31.54	12.67	80
Available-for-sale securities	67.87	71.92	44	88.56	84.59	45	90.44	83.77	51	78.73	87.23	28	68.46	85.40	19
U.S. Treasury securities	11.56	9.62	67	8.07	6.01	72	9.62	6.70	72	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0.25	4.10	32	0.43	4.24	35	0.38	4.12	32	0.71	4.01	37	1.12	3.49	48
Municipal securities	0.26	8.02	22	0.48	8.38	24	0.36	8.22	22	1.28	9.83	27	2.45	7.75	37
Mortgage-backed securities	87.93	62.34	88	91.02	66.09	85	89.63	66.54	86	98.01	66.64	96	96.44	67.43	93
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.02	8	0	3.01	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.95	9.28	14	0.23	8.18	4	0.12	7.78	2	0.82	10.55	10	1.18	11.86	8
Debt securities 1 to 5 years	9.65	20.14	30	5.58	17.39	28	6.84	18.25	25	0.35	17.03	3	1.37	17.94	12
Debt securities over 5 years	89.40	68.28	88	94.19	72.07	90	93.04	71.11	90	98.82	69.86	97	97.44	66.02	96
Pledged securities	65.97	31.26	91	66.61	33.37	87	79.03	32.26	95	77.64	35.67	93	75.62	30.57	96
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-87.15	-40.81	6	443.23	64.27	96	18.92	27.98	52	969.36	183.32	95	-5.02	26.69	30
Investment securities	4.31	11.76	46	36.25	32.48	60	41.56	31.36	67	8.09	23.62	28	-14	11.75	4
Core deposits	-3.13	4.57	22	13.77	16.96	43	7.98	16.94	17	26.15	26.88	52	0	11.23	7
Noncore funding	109.88	36.20	85	-27.90	-21.64	43	-11.18	-14.79	58	-9.85	-12.18	52	16.50	6.59	73

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			5,237,564	4,866,507	4,349,323
Commit: Secured commercial real estate loans	2,590,767	2,299,698	2,589,247	2,284,705	1,980,966
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	333,563	321,215	329,046
Securities underwriting	143,337	128,995	289,970	113,774	105,226
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	225,594	173,839	173,474	172,008	79,316
Credit derivatives - notional amount (holding company as beneficiary)	50,586	51,215	52,020	41,072	37,553
Credit derivative contracts w/ purchased credit protection-investment grade..	276,180	225,053	225,494	213,080	116,869
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	300,500	538,500	435,500	521,500	453,500
Written options contracts (interest rate)	229,002	331,177	349,849	547,176	343,897
Purchased options contracts (interest rate)	25,000	40,000	85,000	64,000	122,500
Interest rate swaps	2,165,534	1,216,435	1,224,950	1,124,620	893,110
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Loan commitments (reported semiannually, June/Dec)					29.77	22.78	76	29.40	22.01	78	32.22	23.52	79		
Standby letters of credit	0.83	0.66	72	0.74	0.66	67	1.65	0.65	88	0.69	0.71	65	0.78	0.84	58
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	1.31	0.27	90	1	0.24	86	0.99	0.24	86	1.04	0.35	86	0.59	0.42	73
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.17	77	0.29	0.18	75	0.30	0.18	74	0.25	0.30	72	0.28	0.52	74
Credit derivative contracts w/ purchased credit protection-investment grade..	1.61	0.20	92	1.30	0.18	90	1.28	0.18	90	1.29	0.25	89	0.87	0.30	84
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	15.82	44.74	48	12.24	47.31	40	11.91	46.30	41	13.64	48.62	35	13.43	68.47	35
Interest rate contracts	15.82	32.78	51	12.24	35.15	43	11.91	32.46	44	13.64	34.36	37	13.43	47.31	38
Interest rate futures and forward contracts	1.75	3.53	77	3.10	4.39	78	2.48	3.25	77	3.15	6.21	73	3.36	10.67	76
Written options contracts (interest rate)	1.33	1.49	76	1.91	1.69	75	1.99	1.41	77	3.31	2.18	80	2.55	2.47	80
Purchased options contracts (interest rate)	0.15	1.57	52	0.23	1.29	58	0.48	1.31	65	0.39	1.46	62	0.91	2.65	66
Interest rate swaps	12.60	23.04	50	7.01	20.27	36	6.96	20.49	34	6.79	20.83	28	6.62	28.86	26
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)					48.81	44.98	67	45.74	42.82	71	46.32	45.53	71		

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	2,720,036	2,126,112	2,095,299	2,257,296	1,813,007
Interest rate contracts	2,720,036	2,126,112	2,095,299	2,257,296	1,813,007
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	300,500	538,500	435,500	521,500	453,500
Written options	229,002	331,177	349,849	547,176	343,897
Exchange-traded	75,000	40,000	125,000	118,500	197,000
Over-the-counter	154,002	291,177	224,849	428,676	146,897
Purchased options	25,000	40,000	85,000	64,000	122,500
Exchange-traded	25,000	40,000	85,000	64,000	122,500
Over-the-counter	0	0	0	0	0
Swaps	2,165,534	1,216,435	1,224,950	1,124,620	893,110
Held for trading	2,425,534	1,536,935	1,634,450	1,451,120	1,457,110
Interest rate contracts	2,425,534	1,536,935	1,634,450	1,451,120	1,457,110
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	294,502	589,177	460,849	806,176	355,897
Interest rate contracts	294,502	589,177	460,849	806,176	355,897
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,607,214	1,779,489	1,771,444	1,779,199	1,341,479
One year or less	1,383,153	479,382	520,571	523,035	358,537
Over 1 year to 5 years	622,938	414,336	390,157	426,281	428,035
Over 5 years	601,123	885,771	860,716	829,883	554,907
Gross negative fair value (absolute value)	58,414	8,421	4,918	5,124	6,072
Gross positive fair value	15,723	27,318	25,047	47,679	17,941
Held for trading	9,886	23,713	22,908	38,119	16,453
Non-traded	5,837	3,605	2,139	9,560	1,488
Current credit exposure on risk-based capital derivative contracts	15,723	27,318	25,046	47,679	17,941
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	11.05	9.12	68	25.33	12.59	77	20.78	11.16	76	23.10	14.05	72	25.01	13.49	76
Written options	8.42	5.29	69	15.58	7.18	79	16.70	6.28	84	24.24	8.18	85	18.97	5.91	90
Exchange-traded	2.76	0.14	94	1.88	0.11	93	5.97	0.12	97	5.25	0.14	96	10.87	0.15	97
Over-the-counter	5.66	4.93	63	13.70	6.91	77	10.73	5.96	76	18.99	7.73	83	8.10	5.10	75
Purchased options	0.92	4.14	49	1.88	3.41	57	4.06	3.27	67	2.84	3.42	63	6.76	4.42	71
Exchange-traded	0.92	0.14	88	1.88	0.12	92	4.06	0.12	96	2.84	0.15	95	6.76	0.28	95
Over-the-counter	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	79.61	77.96	41	57.21	71.71	27	58.46	74.26	24	49.82	68.76	25	49.26	69.75	24
Held for trading	89.17	38.03	76	72.29	40.70	62	78.01	40.42	67	64.29	43.53	53	80.37	44.16	68
Interest rate contracts	89.17	31.70	87	72.29	34.66	73	78.01	34.15	78	64.29	36.62	63	80.37	37.24	79
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	10.83	61.97	23	27.71	59.30	37	21.99	59.58	32	35.71	56.47	46	19.63	55.84	31
Interest rate contracts	10.83	57.96	25	27.71	56.22	39	21.99	56.71	32	35.71	53.82	47	19.63	52.22	33
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	95.85	93.16	38	83.70	91.91	22	84.54	92.53	23	78.82	91.48	20	73.99	93.86	16
One year or less	50.85	37.29	66	22.55	27.90	56	24.84	27.56	58	23.17	32.05	50	19.78	32.17	49
Over 1 year to 5 years	22.90	22.61	49	19.49	29.78	38	18.62	27.01	35	18.88	27.06	40	23.61	30.45	45
Over 5 years	22.10	26.09	49	41.66	29.19	66	41.08	29.89	65	36.76	29.56	57	30.61	28.09	57
Gross negative fair value (absolute value)	2.15	2.48	40	0.40	1.18	22	0.23	0.98	16	0.23	1.55	10	0.33	0.83	33
Gross positive fair value	0.58	2.55	10	1.28	1.59	38	1.20	1.34	43	2.11	2.23	52	0.99	1.19	43
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.10	43	0.01	0.05	27	0	0.04	21	0	0.07	14	0	0.06	26
Gross positive fair value (X)	0.01	0.10	22	0.02	0.06	34	0.02	0.05	37	0.03	0.09	35	0.01	0.07	32
Held for trading (X)	0.01	0.06	53	0.02	0.05	51	0.02	0.04	56	0.03	0.07	47	0.01	0.06	45
Non-traded (X)	0	0.02	39	0	0.01	34	0	0.01	34	0.01	0.02	49	0	0.01	37
Current credit exposure (X)	0.01	0.06	31	0.02	0.05	45	0.02	0.04	46	0.03	0.06	42	0.01	0.05	37
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.11	0.70	29	0.22	0.59	41	0.20	0.46	42	0.40	0.85	39	0.16	0.73	39

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		99,457		117,306		117,306		85,092		80,521					
Gross losses		7,439		7,659		10,275		11,475		14,939					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		8,257		11,410		13,925		9,608		8,671					
Net losses		-818		-3,751		-3,650		1,867		6,268					
Provision for loan and lease losses		14,775		-16,984		-21,499		36,113		10,839					
Adjustments		0		0		0		-2,032		0					
Ending balance		115,050		104,073		99,457		117,306		85,092					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Provision for loan and lease losses / Average assets	0.11	0.09	69	-0.13	-0.12	39	-0.13	-0.09	38	0.24	0.51	17	0.08	0.15	33
Provision for loan and lease losses / Average loans and leases	0.18	0.16	63	-0.21	-0.21	39	-0.20	-0.16	39	0.34	0.82	15	0.12	0.24	34
Provision for loan and lease losses / Net loan and lease losses	-1,806.23	151.30	6	452.79	-65.12	87	589.01	-105.48	87	1,934.28	487.86	93	172.93	130.58	79
Allowance for loan and lease losses / Total loans and leases not held for sale	0.99	1.17	33	1.02	1.32	24	0.97	1.23	26	1.12	1.58	24	0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.98	1.15	32	0.99	1.30	24	0.94	1.20	28	1.08	1.55	22	0.88	0.81	55
Allowance for loan and lease losses / Net loans and leases losses (X)	38.64			17.40			21.39			62.83	11.58	94	13.58	8.03	81
Allowance for loan and lease losses / Nonaccrual assets	169.37	428.13	20	157.12	330.05	21	158.64	364.13	18	185.82	299.17	33	159.87	218.72	50
ALLL / 90+ days past due + nonaccrual loans and leases	97.12	320.87	12	73.31	271.93	10	73.82	287.08	9	63.71	244.34	10	87.88	151.73	30
Gross loan and lease losses / Average loans and leases	0.09	0.16	45	0.09	0.20	30	0.10	0.19	32	0.11	0.34	19	0.16	0.28	36
Recoveries / Average loans and leases	0.10	0.07	73	0.14	0.08	81	0.13	0.08	77	0.09	0.07	71	0.09	0.08	66
Net losses / Average loans and leases	-0.01	0.09	10	-0.05	0.12	1	-0.03	0.11	4	0.02	0.27	8	0.07	0.21	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	80.36	34.26	92	99.43	25.09	96	121.35	34.67	94	64.31	33.98	86	29.04	36.22	47
Earnings coverage of net loan and lease losses (X)	-171.29	36.38	11	-33.92	26.30	12	-42.17	39.72	9	120.99	22.91	93	29.46	24.40	69
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Real estate loans	-0.05	-0.01	8	-0.05	0.02	5	-0.04	0.02	8	0.03	0.04	51	-0.01	0.01	19
Real estate loans secured by 1-4 family	-0.02	-0.02	36	-0.01	-0.01	42	-0.02	-0.02	42	-0.02	0.01	24	-0.01	0.01	36
Revolving	-0.02	-0.06	50	0.01	-0.07	78	0.01	-0.07	81	-0.02	0.01	36	0.01	0.02	54
Closed-end	-0.02	-0.01	32	-0.02	-0.01	33	-0.02	-0.01	35	-0.02	0	21	-0.01	0	29
Commercial real estate loans	-0.06	0	6	-0.07	0.04	4	-0.05	0.04	5	0.05	0.07	54	-0.01	0.01	9
Construction and land development	-0.09	-0.02	8	-0.16	0.01	4	-0.12	0	5	-0.07	0	9	-0.07	-0.01	13
1-4 family	0.01	0	93	0	0	24	0	0	25	0	0	30	0	0	29
Other	-0.10	-0.01	7	-0.16	0.01	3	-0.12	0	3	-0.07	0	7	-0.07	-0.01	11
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	21	0	0	56
Nonfarm nonresidential	-0.06	0	6	-0.05	0.05	7	-0.04	0.05	5	0.12	0.11	67	0.01	0.02	53
Owner-occupied	-0.01	0	15	-0.04	0.01	4	-0.03	0.01	3	0.08	0.02	86	0	0.01	62
Other	-0.05	0.01	5	0	0.04	21	-0.01	0.04	17	0.04	0.08	57	0.01	0.01	64
Real estate loans secured by farmland	0.21	0	95	-0.03	-0.01	14	-0.03	0	15	-0.03	0.02	7	-0.04	0.01	6
Commercial and industrial loans	0.01	0.11	40	-0.03	0.19	12	-0.02	0.17	13	-0.01	0.47	3	0.28	0.37	50
Loans to individuals	0.11	0.76	13		0.72			0.71		0.13	1.13	9	0.26	1.17	17
Credit card loans	1.03	1.94	18	0.90	2.27	20	1.04	1.84	20	1.58	2.92	25	2.54	3.11	32
Agricultural loans	0.03	0.02	83	0.04	0.02	81	0.03	0.02	78	0.25	0.19	77	0.15	0.08	76
Loans to foreign governments and institutions				0.05		0		0			0		0		0
Other loans and leases	0.15	0.13	69	-0.05	0.09	5	-0.02	0.10	10	-0.01	0.15	10	0.17	0.15	68

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019							
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....	37,694		21,055		23,866		29,360		27,876						
90+ days past due loans and leases	50,537		75,716		72,028		120,985		43,596						
Nonaccrual loans and leases.....	67,927		66,240		62,695		63,128		53,227						
Total past due and nonaccrual loans and leases.....	156,158		163,011		158,589		213,473		124,699						
Restructured 30-89 days past due	49		0		0		0		0						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	15,430		21,096		19,161		24,254		28,128						
Total restructured loans and leases	15,479		21,096		19,161		24,254		28,128						
30-89 days past due loans held for sale	19,151		12,806		14,365		21,498		14,904						
90+ days past due loans held for sale	48,313		75,091		69,894		119,409		41,648						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	67,464		87,897		84,259		140,907		56,552						
Restructured loans and leases in compliance	261		2,394		2,401		1,506		3,396						
Other real estate owned.....	2,971		6,213		4,557		11,651		29,248						
Other Assets															
30-89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30-89 days past due loans and leases.....	0.32	0.33	60	0.20	0.29	42	0.23	0.32	44	0.27	0.39	40	0.29	0.43	39
90+ days past due loans and leases	0.43	0.10	87	0.72	0.09	93	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85
Nonaccrual loans and leases.....	0.58	0.37	79	0.63	0.54	66	0.59	0.46	74	0.58	0.66	50	0.55	0.51	60
90+ days past due and nonaccrual loans and leases.....	1.01	0.52	86	1.34	0.68	89	1.28	0.62	88	1.69	0.85	86	1	0.71	80
30-89 days past due restructured.....	0	0.01	42	0	0.01	19	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured.....	0.13	0.09	72	0.20	0.12	79	0.18	0.10	77	0.22	0.13	79	0.29	0.14	84
30-89 days past due loans held for sale	0.16	0	97	0.12	0	96	0.14	0	96	0.20	0	98	0.15	0	97
90+ days past due loans held for sale.....	0.41	0	99	0.71	0	98	0.66	0	98	1.10	0	99	0.43	0	98
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual	0.32	0.33	60	0.20	0.29	42	0.23	0.32	44	0.27	0.40	40	0.29	0.43	39
30-89 days past due assets	0.43	0.10	87	0.72	0.09	93	0.68	0.10	94	1.11	0.12	94	0.45	0.15	85
90+ days past due assets	0.58	0.37	78	0.63	0.55	66	0.59	0.47	74	0.58	0.67	49	0.55	0.53	59
30+ days past due and nonaccrual assets	1.33	0.89	78	1.54	1	82	1.50	0.97	80	1.96	1.29	81	1.29	1.19	65
Percent of Total Assets	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
90+ days past due and nonaccrual assets	0.69	0.33	87	0.82	0.40	88	0.77	0.36	89	1.11	0.52	87	0.72	0.44	84
90+ days past due and nonaccrual assets + other real estate owned	0.71	0.35	87	0.85	0.42	88	0.79	0.37	89	1.18	0.55	87	0.93	0.48	88
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Total assets	0.41	0.38	66	0.43	0.48	51	0.40	0.41	58	0.46	0.60	37	0.64	0.53	63
Allowance for loan and lease losses	61.89	55.46	64	71.92	67.85	61	70.03	62.64	67	65.03	66.66	53	100.92	115.41	49
Equity capital + allowance for loan and lease losses	4.38	3.63	65	4	4.12	54	3.78	3.60	60	4.10	4.97	40	4.92	4.28	60
Tier 1 capital + allowance for loan and lease losses.....	4.35	3.90	62	4.67	4.89	55	4.40	4.30	58	4.85	6.05	40	5.89	5.65	58
Loans and leases + other real estate owned	0.61	0.61	61	0.71	0.82	48	0.66	0.71	55	0.70	0.97	33	0.89	0.85	54

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.41	0.23	78	0.25	0.25	58	0.27	0.26	58	0.38	0.39	57	0.37	0.38	62
	90+ days past due		0.61	0.11	87	1.02	0.12	90	0.99	0.12	90	1.66	0.16	92	0.66	0.16	88
	Nonaccrual.....		0.47	0.41	67	0.47	0.60	52	0.54	0.52	62	0.52	0.76	36	0.41	0.46	50
Commercial and industrial	30–89 days past due		0.10	0.29	25	0.08	0.24	26	0.09	0.24	27	0.02	0.23	10	0.04	0.31	13
	90+ days past due		0.02	0.06	55	0	0.02	17	0	0.04	40	0	0.03	16	0	0.05	33
	Nonaccrual.....		1.53	0.47	91	1.62	0.65	90	1.34	0.57	88	0.83	0.75	60	1.47	0.83	79
Individuals	30–89 days past due		1.05	0.83	73	0.88	0.60	75	1.15	0.63	80	0.67	0.83	44	1.49	0.83	82
	90+ days past due		0.25	0.10	81	0.17	0.08	78	0.19	0.09	79	0.15	0.14	68	0.22	0.17	72
	Nonaccrual.....		0.08	0.17	46	0.04	0.17	34	0.07	0.17	48	0.05	0.28	33	0.06	0.17	42
Depository institution loans	30–89 days past due			0		0	0.03	44		0.01			0				0
	90+ days past due			0		0	0	47		0			0				0
	Nonaccrual.....			0		0	0	47		0			0				0
Agricultural	30–89 days past due		0.79	0.09	95	0.23	0.11	75	0.26	0.07	87	0	0.17	28	0.34	0.24	72
	90+ days past due		0.13	0	96	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		0.43	0.27	75	0.57	0.51	75	0.53	0.70	76	0.53	0.49	73	0.03	0.67	45
Foreign governments	30–89 days past due			0			0			0.50			0				0.07
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.14			0.17			0.15			0.09				0.03
Other loans and leases	30–89 days past due		0.01	0.13	46	0	0.11	36	0.06	0.12	61	0.02	0.18	44	0.01	0.20	32
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.19	0.06	86	0.58	0.13	90	0.24	0.09	84	0.62	0.15	88	0.34	0.13	82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
		1.15	0.39	90	0.79	0.36	85	0.82	0.46	81	1.21	0.65	83	1.04	0.67	80
1–4 family	30–89 days past due	1.80	0.22	90	3.39	0.25	93	3.18	0.24	94	5.52	0.33	95	2.01	0.31	89
	90+ days past due	0.66	0.58	65	0.71	0.76	56	0.72	0.71	60	0.74	0.89	53	0.80	0.73	63
Revolving	30–89 days past due	0.33	0.31	57	0.45	0.33	70	0.35	0.28	64	0.30	0.48	37	0.47	0.45	51
	90+ days past due	0.06	0.02	82	0.01	0.03	70	0.03	0.02	77	0.01	0.03	69	0.03	0.05	66
	Nonaccrual	0.65	0.86	62	0.56	1.05	47	0.59	1.18	50	0.68	1.13	45	0.60	1	48
Closed-end	30–89 days past due	1.29	0.41	90	0.85	0.36	84	0.91	0.49	81	1.39	0.65	86	1.17	0.70	80
	90+ days past due	2.09	0.25	90	4.01	0.27	94	3.76	0.26	95	6.58	0.38	95	2.46	0.35	90
	Nonaccrual	0.67	0.57	67	0.74	0.71	60	0.74	0.67	65	0.76	0.87	53	0.85	0.70	66
Junior lien	30–89 days past due	0.01	0.01	57	0	0.01	48	0.01	0.01	60	0	0.02	29	0.01	0.02	42
	90+ days past due	0	0	38	0	0	34	0	0	72	0	0	32	0	0	29
	Nonaccrual	0	0.02	37	0.01	0.04	30	0.01	0.03	33	0.01	0.04	28	0.03	0.04	48
Commercial real estate	30–89 days past due	0.03	0.13	27	0.02	0.16	17	0.02	0.15	24	0.02	0.26	12	0.06	0.18	28
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	57	0	0.02	23	0.02	0.03	65
	Nonaccrual	0.37	0.29	67	0.37	0.48	51	0.46	0.38	65	0.42	0.62	46	0.21	0.23	52
Construction and development	30–89 days past due	0.04	0.19	47	0.06	0.15	53	0.03	0.17	48	0.03	0.28	33	0.06	0.28	41
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	77	0	0.01	35	0	0.02	68
	Nonaccrual	0.73	0.14	89	0.44	0.31	76	0.45	0.20	83	0.46	0.41	75	0.08	0.20	49
1–4 family	30–89 days past due	0.02	0.02	74	0.05	0.03	79	0.02	0.02	74	0.02	0.03	64	0.02	0.06	55
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.25	0.01	96	0.39	0.02	95	0.42	0.01	96	0.41	0.03	95	0	0.02	30
Other	30–89 days past due	0.02	0.13	54	0	0.10	44	0.01	0.13	47	0	0.22	32	0.04	0.20	47
	90+ days past due	0	0	38	0	0	40	0	0	84	0	0	40	0	0.01	74
	Nonaccrual	0.48	0.12	84	0.05	0.25	52	0.03	0.16	51	0.04	0.35	42	0.08	0.17	55
Multifamily	30–89 days past due	0.01	0.04	60	0	0.09	26	0	0.07	27	0.01	0.09	46	0	0.08	19
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.02	0.06	60	0	0.13	21	0	0.17	21	0	0.11	20	0.04	0.05	64
Nonfarm non-residential	30–89 days past due	0.03	0.10	30	0	0.12	13	0.03	0.13	33	0.02	0.23	18	0.07	0.14	33
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0.03	0.03	71
	Nonaccrual	0.24	0.36	46	0.45	0.58	52	0.57	0.45	66	0.56	0.80	47	0.31	0.28	61
Owner Occupied	30–89 days past due	0.01	0.04	30	0	0.04	24	0.02	0.04	52	0.01	0.07	24	0.01	0.07	21
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	61
	Nonaccrual	0.20	0.12	70	0.21	0.20	54	0.20	0.17	59	0.25	0.27	48	0.25	0.16	71
Other	30–89 days past due	0.02	0.05	51	0	0.07	11	0	0.08	34	0.01	0.14	31	0.06	0.07	55
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0.03	0.01	80
	Nonaccrual	0.04	0.21	30	0.24	0.31	55	0.37	0.23	74	0.31	0.44	50	0.05	0.10	47
Farmland	30–89 days past due	0.48	0.09	90	0.12	0.13	71	0	0.10	31	0.13	0.11	73	0.01	0.23	49
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0.06	0.01	90
	Nonaccrual	0.64	0.51	74	0.23	1.06	50	0.20	0.69	51	0.23	1.13	44	0.92	0.84	63
Credit card	30–89 days past due	1.45	1.22	77	1.51	0.79	87	1.31	0.81	80	0.64	0.95	26	1.72	1.19	79
	90+ days past due	0.57	0.50	54	0.64	0.40	67	0.74	0.45	70	0.47	0.63	40	0.71	0.78	43
	Nonaccrual	0	0.13	35	0	0.08	36	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	166,850	214,851	188,758	246,335	269,776										
Retained earnings	1,668,007	1,599,595	1,611,113	1,527,032	1,414,526										
Accumulated other comprehensive income (AOCI)	-306,412	-19,080	-32,560	-1,051	-23,600										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,528,445	1,795,366	1,767,311	1,772,316	1,660,702										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	373,723	375,081	374,644	377,523	371,634										
Accumulated other comprehensive income-related adjustments	-306,412	-19,080	-32,560	-1,051	-23,600										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,461,134	1,439,365	1,425,227	1,395,844	1,312,668										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,461,134	1,439,365	1,425,227	1,395,844	1,312,668										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,521,134	1,499,365	1,485,227	1,455,844	1,372,668										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	123,207	122,987	123,042	122,921	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	122,186	103,688	102,431	118,029	85,092										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	245,393	226,675	225,473	240,950	85,092										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	245,393	226,675	225,473	240,950	85,092										
Exited advanced approach tier 2 capital															
Total capital	1,766,527	1,726,040	1,710,700	1,696,794	1,457,760										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,263,344	17,177,009	17,395,883	15,978,100	13,466,233										
Less: Deductions from common equity tier 1 capital	373,723	375,081	374,644	377,523	371,634										
Less: Other deductions	0	0	0	647	0										
Total assets for leverage ratio	16,889,621	16,801,928	17,021,239	15,599,930	13,094,599										
Total risk-weighted assets	13,748,820	12,324,254	12,623,630	12,017,378	11,002,877										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	10.63	11.77	36	11.68	12.59	37	11.29	12.37	34	11.62	12.35	41	11.93	12.11	50
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	11.06	12.48	31	12.17	13.31	32	11.77	13.11	31	12.11	13.08	39	12.48	12.78	52
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.85	14.27	26	14.01	15.21	29	13.55	14.91	28	14.12	15.23	33	13.25	14.36	37
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.01	9.22	45	8.92	9.07	48	8.73	8.98	48	9.33	9.13	57	10.48	9.76	72
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)			0			0			0			0				0		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)			0			0			0			0				0		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			41,702			36,795			48,511			45,176				42,396	13.34	42.06
Other insurance activities income			41,702			36,795			48,511			45,176				42,396	13.34	42.06
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			270,000			270,554			272,013			267,832				258,488	-0.20	8.29

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	8.08	0.36	97	7.40	0.38	97	7.47	0.36	97	6.34	0.41	96	6.80	0.47	94			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	16.50	12.02	69	16.87	11.72	69	17.17	12	70	17.03	11.03	75	17.73	11.51	75			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		74,383	30,311	45,343	109,258	120,308	145.40	51.08
Dividends		74,362	30,261	45,284	109,243	120,297	145.74	51.08
Interest		21	50	59	15	11	-58.00	61.54
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		41	27	36	51	79	51.85	2.50
Dividends		41	27	36	51	79	51.85	2.50
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		74,424	30,338	45,379	109,309	120,387	145.32	51.04
Securities gains (losses)		0	0	0	0	0	0	
Other operating income		0	0	0	0	0	0	
Total operating income		74,424	30,338	45,379	109,309	120,387	145.32	51.04
Operating Expenses								
Personnel expenses		0	0	0	0	0	0	
Interest expense		3,564	3,564	4,752	453	0	0.00	
Other expenses		2,813	2,536	3,417	3,534	3,832	10.92	-3.17
Provision for loan and lease losses		0	0	0	0	0	0	
Total operating expenses		6,377	6,100	8,169	3,987	3,832	4.54	119.52
Income (loss) before taxes		68,047	24,238	37,210	105,322	116,555	180.75	46.75
Applicable income taxes (credit)		-1,575	-1,505	-2,014	-979	-934		
Extraordinary items								
Income before undistributed income of subsidiaries		69,622	25,743	39,224	106,301	117,489	170.45	46.70
Equity in undistributed income of subsidiaries		36,328	95,400	108,141	53,724	32,971	-61.92	-14.32
Bank subsidiaries		36,328	95,400	108,141	53,724	32,971	-61.92	-14.32
Nonbank subsidiaries		0	0	0	0	0	0	
Subsidiary holding companies		0	0	0	0	0	0	
Net income (loss)		105,950	121,143	147,365	160,025	150,460	-12.54	17.90
Memoranda								
Bank net income		110,690	125,661	153,425	162,967	153,268	-11.91	20.81
Nonbank net income		41	27	36	51	79	51.85	2.50
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,615,732	95.22	1,849,191	94.52	1,849,542	95.94	1,767,309	1,705,788	-12.62	-0.67
Common and preferred stock		1,615,732	95.22	1,849,191	94.52	1,849,542	95.94	1,767,309	1,705,788	-12.62	-0.67
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		1,856	0.11	1,856	0.09	1,856	0.10	1,856	1,856	0.00	0.00
Common and preferred stock		1,856	0.11	1,856	0.09	1,856	0.10	1,856	1,856	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		78,125	4.60	104,525	5.34	75,537	3.92	158,275	15,707	-25.26	372.28
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		1,041	0.06	736	0.04	967	0.05	394	302	41.44	85.56
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,696,754	100.00	1,956,308	100.00	1,927,902	100.00	1,927,834	1,723,653	-13.27	3.11
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		123,207	7.26	122,987	6.29	123,042	6.38	122,921	0	0.18	
Other liabilities		2,737	0.16	2,515	0.13	1,690	0.09	1,937	1,089	8.83	129.81
Balance due to subsidiaries and related institutions		61,865	3.65	61,859	3.16	61,859	3.21	61,859	61,862	0.01	0.01
Total liabilities		187,809	11.07	187,361	9.58	186,591	9.68	186,717	62,951	0.24	197.86
Equity Capital		1,508,945	88.93	1,768,947	90.42	1,741,311	90.32	1,741,117	1,660,702	-14.70	-4.65
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		12,700	0.75	13,014	0.67	12,845	0.67	13,215	13,376	-2.41	-10.02
Common surplus		154,150	9.08	201,837	10.32	175,913	9.12	233,120	256,400	-23.63	-58.13
Retained earnings		1,648,507	97.16	1,573,176	80.42	1,585,113	82.22	1,495,833	1,414,526	4.79	34.23
Accumulated other comprehensive income		-306,412	-18.06	-19,080	-0.98	-32,560	-1.69	-1,051	-23,600		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,696,754	100.00	1,956,308	100.00	1,927,902	100.00	1,927,834	1,723,653	-13.27	3.11
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		61,856	3.65	61,856	3.16	61,856	3.21	61,856	61,856	0.00	0.00
Notes payable to subsidiaries that issued TPS		60,000	3.54	60,000	3.07	60,000	3.11	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	8.60	11.02	27	9.10	12.52	21	8.33	11.94	14	9.52	7.29	72	9.28	9.68	44
Bank net income / Average equity investment in banks	8.56	11.60	19	9.25	12.35	25	8.43	11.80	18	9.43	7.45	70	9.20	10.51	38
Nonbank net income / Average equity investment in nonbanks	2.95	9.71	36	1.94	13.18	28	1.94	13.12	27	2.75	9.75	38	4.26	7.89	45
Subsidiary HCs net income / Average equity investment in sub HCs		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income	104.47	98.76	61	103.73	96.45	68	104.11	96.79	67	101.84	88.16	45	101.87	82.22	47
Nonbank net income / Parent net income	0.04	2.50	37	0.02	3.22	32	0.02	3.40	32	0.03	3.59	29	0.05	5.93	27
Subsidiary holding companies' net income / Parent net income		85.68			66.57			65.35			68.34				74
Leverage															
Total liabilities / Equity capital	12.45	18.39	41	10.59	16.51	42	10.72	16.81	44	10.72	20.06	40	3.79	20.43	19
Total debt / Equity capital	8.17	12.61	50	6.95	11.37	46	7.07	11.71	48	7.06	14.41	44	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	12.14	14.76	48	10.34	13.41	47	10.51	13.63	47	10.51	16.67	44	3.61	16.36	22
Total debt + Loans guaranteed for affiliate / Equity capital	8.17	12.68	49	6.95	11.46	45	7.07	11.77	48	7.06	14.68	43	0	14.56	13
Total debt / Equity capital – excess over fair value	8.17	12.75	50	6.95	11.47	46	7.07	11.81	48	7.06	14.52	44	0	14.51	13
Long-term debt / Equity capital	8.17	11.91	50	6.95	10.65	47	7.07	10.95	48	7.06	13.56	44	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	64.87	39.59	69	64.16	40.69	70	64.29	39.86	66	58.19	34.67	74	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	107.20	104.01	69	104.64	103.15	63	106.32	103.22	70	101.61	102.81	44	102.83	103.22	53
Total investment in subs / Equity capital	107.20	109.29	57	104.64	108.29	51	106.32	108.40	58	101.61	110.16	31	102.83	111.07	38
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.77	0.39	70	0.51	0.27	72	0.75	0.29	77	0.18	0.47	43	0.31	0.36	52
Equity investment in subs – equity cap / Net income-div (X)	1.29	1.15	60	0.80	0.85	59	1.23	1.05	67	0.28	1.82	11	0.52	1.22	32
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	155.31	130.36	68	63.81	152.56	15	71.53	152.85	16	175.74	136.59	77	190.65	177.68	59
Cash from ops + noncash items + op expense / Op expense + dividend	155.57	118.32	67	61.74	155.61	15	68.40	154.48	16	175.22	147.24	69	187.82	190.27	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	105.29	105.80	60	-7.72	94.59	10	-24.88	98.54	5	327.18	134.08	95	98.85	116.34	29
Pretax operating income + interest expense / Interest expense	2,009.29	1,565.66	75	780.08	1,645.53	35	883.04	1,835.33	37	23,349.89	2,016.32	94		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,481.95	1,454.22	66	642.84	1,896.20	31	725.80	1,770.77	32	5,007.83	1,539.23	89	4,557.17	1,632.83	90
Dividends + interest from subsidiaries / Interest expense + dividends	161.37	150.57	62	64.05	174.48	16	72.22	174.12	16	184.57	150.43	70	201.30	210.80	55
Fees + other income from subsidiaries / Salary + other expenses	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	4.49	3.60	63	5.25	3.29	70	3.88	3.44	58	8.13	3.85	79	0.87	2.64	46
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10			0.04	
Nonaccrual		0.65			1.04			0.92			1.03			0.54	
Total		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	61.12	70.90	47	170.14	69.90	89	148.09	66.37	90	55.29	81.10	33	50.90	57.84	53
Dividends declared / Net income	40.17	31.93	66	36.16	27.22	69	39.42	28.27	71	36.72	42.29	43	39.75	33.08	62
Net income – dividends / Average equity.....	5.15	7.51	25	5.81	9.25	23	5.04	8.62	17	6.02	4.14	72	5.59	6.46	40
Percent of Dividends Paid															
Dividends from bank subsidiaries	174.74	133.26	69	69.09	160.45	25	77.96	155.92	24	185.89	132.17	70	201.15	178.13	56
Dividends from nonbank subsidiaries	0.10	2.76	59	0.06	6.19	49	0.06	4.90	50	0.09	3.41	53	0.13	7.53	42
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	174.84	183.35	61	69.15	213.42	16	78.02	203.53	15	185.97	174.85	63	201.28	260.40	44
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	67.18	43.79	70	24.08	43.30	29	29.52	45.96	29	67.03	60.28	54	78.49	66.55	63
Interest income from bank subsidiaries.....	0.02	0.21	61	0.04	0.11	69	0.04	0.11	67	0.01	0.36	49	0.01	0.54	43
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	67.20	52.71	68	24.12	48.70	27	29.55	51.33	26	67.04	62.88	51	78.50	69.36	58
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	47.96	75	100	66.90	69	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	64.26	68	100	94.31	65	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.92	67.73	83	99.75	72.55	81	99.79	74.16	81	99.94	69.76	89	99.93	67.32	92
Interest income from bank subsidiaries.....	0.03	0.98	55	0.16	0.27	73	0.13	0.23	70	0.01	0.63	44	0.01	0.80	40
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.94	81.70	75	99.91	82.68	80	99.92	83.13	80	99.95	82.20	83	99.93	78.80	87
Dividends from nonbank subsidiaries	0.06	2.90	55	0.09	3.56	53	0.08	3.07	53	0.05	1.95	52	0.07	2.65	45
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.06	4.41	47	0.09	5.69	44	0.08	4.67	42	0.05	4.70	38	0.07	7.29	30
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	50.20	27.96	76	50.29	28.03	75	50.27	26.38	77	50.32	27.08	74		28.33	